

Amend Ins 6001.02(a), effective 2-12-18 (Document #12478), cited and to read as follows:

Ins 6001.02 Applicability and Scope.

(a) This part applies to all individual health insurance policies, group health policies and certificates, and blanket policies and certificates providing health insurance, unless otherwise specified, which provide coverages that are considered ancillary health insurance and are delivered or issued for delivery in this state, *or renewed* on and after the effective date of this part, as provided in RSA 415-A, and that are not specifically exempted from this part.

Amend Ins 6001.03, effective 2-12-18 (Document #12478), by inserting new paragraphs (a), (b), and (e) to read as follows and re-numbering current paragraphs (c) – (e) to read (f) – (h):

Ins 6001.03 Definitions. For the purposes of all ancillary health insurance, unless stated otherwise, the following definitions shall apply:

(a) “Actively-at-work” means an employee that is considered to be employed;

(b) “Active member” means an individual that meets the membership requirements of an association;

([a]c) “Activities of daily living (ADL)” means activities related to personal care, such as bathing or showering, dressing, getting in and out of bed or a chair, walking, using the toilet, and eating;

([b]d) “Ancillary health insurance” means insurance written under RSA 415-A:3, I (d), (g), (h), (i), (j.), and (k). Ancillary health insurance does not include credit accident and sickness insurance, subject to RSA 408-A, or travel insurance, subject to RSA 415:18, I-a(e), RSA 415:6, and Ins 4700;

(e) “Eligibility waiting period” is the period of time that an employee must be in the employ of an employer or an individual must be a member of an association before coverage under a group ancillary health insurance plan becomes effective;

Amend Ins 6001.04, effective 2-12-18 (Document #12478), by inserting new paragraph (c) to read as follows and re-numbering current paragraphs (c) – (o) to read (d) – (p):

Ins 6001.04 Policy Definition Requirements.

(c) “Eligible employee” shall not be defined more restrictively than a regular employee of the plan sponsor in a covered class as established by the plan sponsor.

Amend Ins 6001.05, effective 2-12-18 (Document #12478) and amended effective 9-28-18 (Document #12629) by inserting new paragraphs (o) and (p) to read as follows:

Ins 6001.05 Prohibited Policy Provisions.

(o) Any eligibility waiting period shall not exceed 12 months.

(p) Eligibility:

(1) Except for disability income coverage, the eligibility of an employee or member of an association shall not be contingent upon the individual's health or activity status; and

(2) The eligibility of a dependent shall not be contingent upon the dependent's health or activity status.

APPENDIX

Rule	Specific State Statute the Rule Implements
Ins 6001.02(a)	RSA 400-A:15, I; RSA 415-A
Ins 6001.03(a) and (d)	RSA 400-A:15, I; RSA 415:18; RSA 415-A:2, I(n); RSA 415-F:1, V
Ins 6001.04(c)	RSA 400-A:15, I; RSA 415:6; RSA 415:18; RSA 415-A-2; RSA 415-A:3
Ins 6001.05(o)	RSA 400-A:15, I; RSA 415:5; RSA 415:6; RSA 415:18; RSA 415-A-2; RSA 415-A:3
Ins 6001.05(p)	RSA 400-A:15, I; RSA 457; RSA 415:5, I(3)(a); RSA 415:5, I(3-a)(a)